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Sam Smith's Lonely Hour has passed

While he's still working on wooing a special someone, the breakout artist is finding solace in the adoration of his many, many fans PAGE 13

The 'Siege of SmartTrack' critical to its big success?

Media queries, rival attacks on Tory transit plan boosted public's awareness PAGE 5

AN 'EXCHANGE OF WORDS' OVER DINNER QUICKLY ESCALATED TO BULLETS: POLICE

UNCLEAR WHETHER SHOOTING AT DOWNTOWN TORONTO RESTAURANT, WHICH LEFT ONE DEAD AND TWO INJURED, HAD EARLIER ORIGINS PAGE 3

NEWS WORTH SHARING.

FIGHT TO THE FINISH

Federal Liberal Leader Justin Trudeau, seen here in Whitby-Oshawa at a recent rally to support candidate Celina Caesar-Chavannes, plans to be in Whitby with the Caesar-Chavannes campaign as the results pour in for the byelection tonight. The closer-than-expected contest to replace the late Jim Flaherty has turned nasty down the home stretch, with the Conservatives accusing the Liberals of running a smear campaign. Story, page 2. TORSTAR NEWS SERVICE FILE

Coyotes on the attack in GTA

Coyote Watch Canada. Recent attacks on pets and people are proof of a 'state of chaos,' says executive director

A rash of recent coyote attacks on dogs and humans in the GTA has sent up "red flags" for coyote experts, prompting them to act.

Coyote Watch Canada, a non-profit wildlife advocacy and education organization, will head to Burlington, Mississauga and Brampton this week to meet with city officials, conduct on-site investigations and offer suggestions for coyote management.

"The individual incidents themselves, that's the red flag that there's a state of chaos right now," said Lesley Sampson, founding executive director of Coyote Watch Canada. "Something's happened and there's been a change in coyote behaviour."

Sampson said the recent suspected coyote attacks, including four on dogs in Mississauga and two on humans in Brampton, according to Mississauga News, are not commonplace and require thorough investigation.

Sampson will meet with Burlington city officials Tuesday and with Brampton and Mississauga officials on Thursday.

The meetings will help Sampson understand the extent of the coyote interactions and offer solutions, she said. Afterwards, she'll head out into the bush to investigate coyote habitat.

"That gives us a really solid idea of what food items are (accessible to coyotes) and where they are," she said. "There's a lot of feeding going on."

Sampson said both coyotes and humans need to adjust as infrastructure expands into wooded or grassy areas.

Residents should remove overflowing bird feeders, keeping pets inside at night, remove outdoor compost, wait until the morning to put out garbage and keep dogs leashed, she said.

For Maggie Kubat, whose beloved Yorkshire Terrier was recently killed after being ripped from its leash by a suspected coyote near her Mississauga home, the news of upcoming investigations isn't consoling to her. "The damage has been done to my family," she said.

Communities need to track coyote sightings and implement coyote response teams, said Sampson.

A spokesperson for Ontario's Ministry of Natural Resources said residents should call 911 but added: "A landowner may take actions to deal with problem wildlife without prior approval, including capturing, killing or harassing coyotes to prevent damage to themselves, their property or their pets." TORSTAR NEWS SERVICE

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NEWS 1

Tories claim smear campaign ahead of Whitby-Oshawa vote

Byelection for Flaherty's former seat. Media alerted to documents that raise concerns about Tory Pat Perkins' spending during mayoral tenure

A closer-than-expected byelection contest to fill the void left by Jim Flaherty's death has turned nasty down the home stretch, with the Conservatives accusing the Liberals of running a smear campaign.

The late finance minister took Whitby-Oshawa with a comfortable 58 per cent of the vote in 2011. Yet polls conducted in the final few days of the campaign put the Conservatives and Liberals in a dead heat.

The Conservatives are pulling out all the stops to keep the Ontario riding Tory blue in Monday's vote.

They're running a high-profile candidate, former two-term Whitby mayor Pat Perkins.

She's been endorsed by Flaherty's widow, Ontario Progressive Conservative leadership front-runner Christine Elliott, and two of Flaherty's sons are honorary chairs of her campaign.

Cabinet ministers, including Foreign Affairs Minister John Baird, Finance Minister Joe Oliver, Defence Minister Peter MacKay and Treasury Board President Tony Clement, have campaigned with Perkins.

Prime Minister Stephen Harper himself dropped by Whitby last month to announce the doubling of the children's fitness tax credit.

Upset in the making?

The Liberals believe they have a chance of staging an upset with candidate Celina Caesar-Chavannes.

- Their own polling and several public-opinion surveys suggest Caesar-Chavannes, an entrepreneur, research consultant and political newcomer, has steadily closed in on Pat Perkins.
- The most recent poll, conducted Sunday by Mainstreet Technologies, had the Liberals and Tories tied while NDP support had collapsed.

Jenni Byrne, the Conservatives' national campaign director, was spotted by Liberals in the riding Sunday.

In a sign of how hot the Whitby-Oshawa contest has become over the past few weeks, various media outlets, including The Canadian Press, were alerted to documents that raised questions about some of Perkins' mayoral expenses.

These included trips to real-estate conferences in Las Vegas and Cannes, France, the installation of a back door to her office, a $345-a-night hotel room for a conference in Ottawa, as well as her handling of two funds controlled by the mayor.

Perkins did not respond to a request for an interview, but a spokesman said all expenses were above-board, as was her handling of a Whitby performing-arts centre fund and a community development fund.

"Our opposition has been spreading (the documents) to every media outlet from here through to Ottawa for a few weeks now in an attempt to smear Ms. Perkins throughout this campaign," Wiebe Bergsma said in an email.

Former Whitby mayor and Whitby-Oshawa byelection candidate Pat Perkins, seen here at an event at the Royal Ashburn Golf Club in May, has been endorsed by Jim Flaherty's widow, Ontario Progressive Conservative leadership front-runner Christine Elliott. TORSTAR NEWS SERVICE

At a minimum, Liberal candidate Celina Caesar-Chavannes appears certain to vault past her New Democrat rival, Trish McAuliffe, an autoworker and union activist, who ran second against Flaherty in 2011 with a respectable 22 per cent of the vote.

That would be another feather in the cap for Justin Trudeau, who has led the Liberals to dramatic gains in every byelection held since he took the helm 19 months ago. It would further cement the perception that the Liberals, left for dead in 2011, are now the real alternative to the Harper government, not the official Opposition NDP.

Affection for Flaherty still runs deep in Whitby-Oshawa, and although Caesar-Chavannes admits that's a challenge, she doesn't think a Conservative win is a foregone conclusion.

"The sense that I'm getting ... is that people want change," she said. THE CANADIAN PRESS

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Triple shooting leaves one dead, two wounded

Dundas and Chestnut streets. Late-night dining turns deadly

Tariq Mohammed
TORSTAR NEWS SERVICE

It was just before 4 a.m. on Sunday, and the Garden Restaurant on Dundas St. W. was packed.

More than 30 patrons filled the restaurant. Plates and bowls of Chinese food covered the tables in the large restaurant just behind Toronto city hall. It's a popular lunchtime spot on weekdays, and it's hopping on weekend nights after bars and clubs close.

Tariq Mohammed, a 31-year-old Mississauga man, was sitting at a round table near the front door with a group of friends, who had been at the Muzik Nightclub at Exhibition Place earlier in the night.

But somehow Mohammed got into an altercation with two or three men that led to "an exchange of words," said Toronto police Detective-Sergeant Gary Giroux.

At least one man talking to Mohammed pulled out a weapon, and shots were fired from a semi-automatic pistol, striking two women in their 20s, each hit by a single bullet.

The women were taken to St. Michael's Hospital, with one undergoing surgery. Both are expected to survive.

Mohammed was shot numerous times at close range and died at the scene.

"There is a single shooter, by all accounts, until we can confirm that forensically," said Giroux.

It is unclear whether the suspects and the victims knew each other, though police are now pulling videotape from surveillance cameras at both the Garden restaurant and the Muzik club.

"It's not clear as to whether something started at Muzik," said Giroux at a briefing at the scene on Sunday.

"It doesn't appear that it did, according to the interviews. It would appear that whatever happened, happened here and happened quickly."

Police are unsure whether the suspects were restaurant customers or had just walked in.

After the shots were fired, the suspects fled on foot. It was pandemonium inside the restaurant. A 911 call came in at 3:48 a.m.

Giroux said there were 20 to 25 witnesses who were prepared to speak to police officers, and they were "very cooperative."

In fact, Giroux had to call in extra detectives from five other police divisions to help conduct interviews, which rarely happens.

"We have a pretty good understanding of what the narrative was," he said.

Giroux said there is obviously grave concern about bullets flying in such a crowded restaurant.

"My understanding is some of these restaurants are pretty popular after the clubs close," said Giroux, adding that police were not yet sure whether to characterize the shootings as a "random opportunity offence or if there's some pre-existing issues with the victims and the offenders that might have happened earlier in the evening."

TORSTAR NEWS SERVICE

Suspect descriptions

The shooter is described as a 20- to 30-year-old black man, 5-foot-10 to 5-foot-11 with a "lanky" build, wearing a black hoodie and black toque.

- A second suspect is described as a black man 20- to 30-years-old, shorter than the first suspect with a stocky build, and hair in cornrows to the neck. He had eyes that were "popping out or bulging," and was wearing a dark hoodie with unknown writing or a logo on the front, police said.

A policeman outside the Garden Restaurant at Dundas and Chestnut streets, the scene of an early morning fatal shooting on Sunday, that left one man dead and two women injured. The suspects fled on foot. TORSTAR NEWS SERVICE

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Plane crash victim loved flying: Family

'He was always the life of the party.' Sole passenger in a Cessna 150 bound for Quebec

Ravindran Arulanandar was, as one cousin put it, "intrigued" by the air.

"It was all about flying, flying, flying," said Prasanna Radhakrishnan.

Flying would ultimately claim the 31-year-old's life. Arulanandar, known socially as Ravi, was one of two people killed in Tuesday's plane crash in a densely forested area of Algonquin Provincial Park.

On Sunday, three dozen people gathered at a Scarborough funeral home to remember a man described as a funny entertainer, who was deeply passionate about music and bodybuilding and who aspired to be a pilot.

Arulanandar was the sole passenger in a Cessna 150 that had taken off from Toronto Buttonville Municipal Airport on Tuesday for a round-trip flight to Quebec. The pilot, Logesh Lakshmikanthan, 25, a close friend of Arulanandar's, contacted air traffic control around 8:30 p.m., saying he found himself disoriented in the clouds.

The plane came down about an hour later, killing both men. The OPP and Transportation Safety Board confirmed the aircraft ran out of fuel. Lakshmikanthan's funeral will be held in India.

Close relatives were noticeably composed for much of the two-hour Hindu ceremony. Arulanandar's mother, Kalyani, sat on the ground with Arulanandar's brother, Manojkumar, sister Priya and sister-in-law Sarojini, as priest Kumar Satha chanted and burned incense.

Less than a metre away, in an open casket, lay Arulanandar, his body covered in roses and garlands. At his feet, a few of his favourite things: whey protein, representing his exercise habits, and a pair of Wayfarer sunglasses, left by a cousin.

Arulanandar lived at home in North York with his mother. His brother, who has a young son, and sister reside outside of the province, but there was no shortage of cousins in Toronto to keep Arulanandar company.

"We're all going to miss him. He was part of the gang," said cousin Shanjeev Sivaraj. "He was always the life of the party."

"Among us, he was older, but at heart, he was the younger one," added another cousin, Praveena Radhakrishnan.

There was a faint sound of weeping as a stoic Kalyani approached the casket with a tissue and carefully wiped away the water trickling down her youngest son's face.

It was only at the very end that the tears came. As Manojkumar began circling the casket with a cracked coconut, the water pouring down on his late brother, the family knew the service had come to an end and that the casket would soon be closed.

Many hats

Born in Sri Lanka, Arulanandar arrived in Canada in 2003.

- His cousins said he was a versatile musician who played in several bands.
- Arulanandar held a variety of jobs, including as a part-time court interpreter, translating statements from Tamil to English, and security officer.

Kalyani wailed, crying out for her son, as numerous relatives huddled in an effort to comfort her. Manojkumar had to be pulled away and brought to the back of the room.

Within minutes, the casket was sealed and the family made their way to the crematorium. All that remained were the flower petals on the floor.

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Ravindran Arulanandar's sister, Priya Arulanandar, carries a picture of him during the funeral at Ogden Funeral Home in Scarborough on Sunday.

RICK MADONIK/TORSTAR NEWS SERVICE

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Then-mayoral candidate John Tory holds up his SmartTrack transit plan during a debate at the Royal Canadian Legion in Etobicoke in September. CHRIS SO/TORSTAR NEWS SERVICE FILE

How SmartTrack made Tory mayor

Campaign cornerstone. The unusual but undeniable success of John Tory's transit policy began with a risky call

It was the centrepiece of John Tory's platform, so powerful that by Labour Day, it had achieved 60 per cent brand recognition with Toronto voters.

How did SmartTrack — a plan to off-load TTC crowding onto the GO tracks — become the linchpin policy of the incoming mayor?

Insiders say Tory was determined to front a transit plan that would impact the most people in the least time.

"That was his true north on navigating the question," says political strategist John Duffy.

Duffy, 51, had worked on the provincial leadership campaign of Glen Murray, former transportation minister. He also had connections to the premier's 2013 leadership and 2014 election campaigns. He was familiar with the Liberals' regional express rail plan to electrify the GO system.

Duffy also drew on the expertise of commercial property developer Iain Dobson. He praises an animated presentation by Dobson that illustrates how and where the GTA has grown over time. (Duffy stresses that Dobson, now on the board of Metrolinx, did not collaborate on the campaign.)

In a series of conversations that started at Tory's favourite greasy spoon, Duffy laid out several options for the transit plank.

He told Tory the "Big U" — a version of an earlier proposal to put light rail on the GO tracks running a U-shaped service from Markham to Mississauga through the downtown — would be the fastest.

Duffy referred to Dobson's suggestion that it could be done in six years. But, he said, "We'd better say seven to be prudent."

"It was a big idea," he says. "It was bound to attract a ton of attention and if it didn't hold up in the spotlight, the whole campaign would melt."

Later, Duffy asked campaign co-chair Bob Richardson how he wanted to roll out the idea.

"Rob just smacked the table with an open palm and said: 'We're going to market the hell out of it.'"

Soon an astonishing level of media scrutiny was unleashed, what Duffy calls "the siege of SmartTrack."

At the same time, Chow used regular press conferences to cast doubt on Tory's plan.

It worked — for Tory. The media and Tory's own opponents helped root SmartTrack in the minds of voters.

TORSTAR NEWS SERVICE

Senior T.O. cop set to face G20 'kettling,' mass arrest hearing

A long-delayed disciplinary hearing is finally slated to start Wednesday for the most senior police officer charged in relation to the mass violation of civil rights during the violence-marred G20 summit four years ago.

Civil liberties groups said they would be keeping a close eye on the month-long proceedings against Toronto Supt. David (Mark) Fenton, given the unprecedented detentions of more than 1,000 people and the heavy security expected at next year's Pan-Am Games in Toronto.

"It's a crucial piece in the entire accountability process," said Sukanya Pillay, executive director of the Canadian Civil Liberties Association.

"Four years later, Canadians are still looking for answers. We need answers."

Fenton, the major incident commander, faces a total of five charges of unlawful arrest and discreditable conduct arising out of two notorious "kettling" incidents that occurred over the summit weekend.

The first occurred on Saturday, June 26, 2010, hours after a small group of rampaging vandals smashed windows and set police cruisers alight.

Police keep the crowds back during the G20 protests on June 26, 2010. TORSTAR NEWS SERVICE

Fenton ordered officers to box in protesters in front of a downtown hotel.

More than 260 people were arrested and taken to a makeshift prisoner processing centre, which came under severe criticism for its deplorable conditions.

Some were caged for as long as 26 hours.

According to the allegations against him, Fenton had no legitimate reason to believe the protesters had breached the peace or to order them detained.

On the Sunday, six minutes after coming on shift, Fenton allegedly ordered police to keep scores of people — many of them simply passersby — standing for hours at a downtown intersection despite a severe thunderstorm that left them drenched and chilled.

"You repeated and maintained these orders notwithstanding the onset of sustained, severe and inclement weather (and) the health and safety risks to the civilians thus contained," the allegation notice states.

It was only when Chief Bill Blair intervened that those still kettled, soaked and shivering in the cold, were released.

Fenton, who repeatedly referred to the protesters as "terrorists" over the summit weekend, has pleaded not guilty.

None of the allegations has been proven.

THE CANADIAN PRESS

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Pest Control Product Uses report for City of Toronto Golf Courses

Community Meeting

City of Toronto staff will present its Annual Report on Class 9 pesticide use as required by Ontario Regulation 63/09 under the Pesticides Act. The Annual Report summarizes the use of Class 9 pesticides used in 2013 at the following City of Toronto Golf Courses:

- Dentonia Park GC, 781 Victoria Park Ave.
- Don Valley GC, 4200 Yonge St.
- Humber Valley GC, 40 Beattie Ave.
- Scarlett Woods GC, 1000 Jane St.
- Tam O'Shanter GC, 2481 Birchmount Rd.

Date: Thurs Nov 27, 2014
Time: 5 to 7 p.m.
Location: Don Valley Golf Course, Clubhouse, 4200 Yonge St.

Interpretation services may be arranged with at least one week's notice in advance of the meeting date.

For more information, please contact: Daniel Coote, Supervisor of Golf 416-392-2479 dcoote@toronto.ca

Information will be collected in accordance with the Municipal Freedom of Information and Protection of Privacy Act. With the exception of personal information, all comments will become part of the public record.

Revenue

Province eyes 'underground economy' to find $700 million

Finance Minister Charles Sousa is taking aim at the "underground economy" with hopes of bringing in an additional $700 million to the treasury over the next four years, Torstar News Service has learned.

Sousa will use Monday's fall economic statement to announce a new push by the cash-strapped Liberal government to clamp down on contraband tobacco and tax cheats.

"It's about fairness," a senior government official said.

Saddled with a $12.5 billion budget deficit for 2014-15 — and aiming to balance the books by 2017-18 — the treasurer will tout the new multi-pronged strategy to collect more revenue.

"We're going after contraband tobacco," said the official, who spoke on condition of anonymity in order to freely discuss policy changes that will not be made public until Monday afternoon.

With an estimated 40 per cent of the cigarettes smoked in Ontario being untaxed — because they are manufactured on First Nations reserves, then illegally distributed throughout the province — the Liberals are expected to step up enforcement.

Over the past six years, some 235 million contraband cigarettes have been seized by police.

Another part of Sousa's plan to tackle the underground economy is a new "tender contract tax compliance initiative."

Under the scheme, any company wanting to bid on an Ontario government contract must have all of its taxes in order. Tax scofflaws will be prohibited from bidding.

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Knowroaming CEO Gregory Gundelfinger, left, and Chief Technology Officer Mathew Stein. TORSTAR NEWS SERVICE

Toronto firm aims to stop cell-bill shock

Roaming. Company tackles high cost of using cellphone during international travel

Receiving an exorbitant cellphone bill after travelling has become a modern-day horror story, with international roaming rates considered the villain by most travellers who want to stay connected.

Toronto-based Knowroaming has launched a product to resolve this expensive problem.

The company makes a sticker with a printed circuit board that affixes to any cellphone SIM card, and can connect the device to in-country networks with more reasonable rates for users.

Originally launched as a Kickstarter campaign that garnered $110,000, Knowroaming fulfilled its original order list last year, then worked on the product, negotiated deals with wireless providers in more countries, and officially launched the device for anybody to buy this fall.

"This time last year, after we saturated our friends and family circles, we needed more objective feedback to expand the data. So we launched our crowdfunding campaign, and the idea was we wanted unbiased real-world feedback," says Gregory Gundelfinger, chief executive officer of Knowroaming.

"So, for the last 12 months, it's really been about addressing that feedback from those customers, refining the product, scaling the business up from a production level, customer support, user experience, and just getting it market ready for the masses."

After a better-than-expected Kickstarter campaign, Gundelfinger says, Knowroaming needed all hands to assemble the initial product and ship it out.

"I am sure other Kickstarters have had the same experience, and much of the past year has been getting to the point where we aren't touching the boxes," he says. "That has been a big leap."

Now with 28 employees and a product available, the company is getting customers from all over the world, although they won't say how many.

Knowroaming's product sounds targeted at frequent business travellers, but Gundelfinger says it's also a great fit with the bring-your-own-device industry trend, as it can easily affix to any SIM card. The company is ramping up sales to enterprise customers.

TORSTAR NEWS SERVICE

How it works

- After attaching the sticker on their phone, customers use Knowroaming's app to set up an account and prepay for talk and data plans. For most countries (not including the U.S. and U.K.), users need to buy a local number to have their calls reach them. Knowroaming has coverage in over 200 countries and territories in the world at cheaper rates than most home carriers. In 55 countries they are offering unlimited data plans costing $7.99 a day.

‘Ebola nurse’ turns focus to Canada

Policy game. U.S. nurses take Canadian government to task on recent clampdown on flights from Ebola-affected regions

She took on U.S. politicians. Now a nurse who castigated what she considered ignorant Ebola policies in her own country has a few words for the Government of Canada.

Kaci Hickox, the woman who became known as The Ebola Nurse, is now free to move around after clearing the 21-day virus-free period. She’s since become familiar with Canada’s clampdown on travel from parts of West Africa.

“I had this terrible gut reaction,” Hickox said.

Large numbers of people have told pollsters they want severe travel restrictions, similar to the measures imposed in Canada. The U.S. government has said it would do more harm than good.

“We should be listening to public-health leaders. This should not be a political game,” she said.

Another American back from a volunteer stint in Africa, Jessi Hanson, was equally scathing, perhaps more so, toward the Canadian policy.

“Shocked and appalled,” Hanson said of the reaction she’s heard from friends in the U.S., to Canada’s Oct. 31 announcement.

She said it signals to the world that these countries should be cut off, their economies further damaged, and their travel ability restricted.

“What does it say — how do we value that country and those people? I don’t think Canada would have imposed such a ban on the United States or England,” Hanson said.

The Canadian government points out its policy allows case-by-case exceptions, because it doesn’t apply to people with Canadian passports it going to Africa. THE CANADIAN PRESS

Kaci Hickox THE CANADIAN PRESS

Springing into action

Canadian Navy members fight Turkish fire

The federal government says six Royal Canadian Navy members sprang into action to battle a fire while dining on shore in Turkey, dousing flames and evacuating a burning building.

National Defence says the crew members of HMCS Toronto were eating at a restaurant during a port visit in Antalya on Friday when they spotted the blaze.

Acting quickly, the group grabbed a fire hose, rigged it in the street outside the burning structure and sprayed it with water, snuffing out the fire.

The military says HMCS Toronto was in Antalya after participating in a Turkish-led anti-submarine exercise. That exercise was part of NATO-supporting military activities taken in response to Russia’s aggressive actions against Ukraine. THE CANADIAN PRESS

Urban winter wonderland

Robert Boersma stands poised atop a railing in Calgary. Like many so-called urban skiers across the country, Boersma and his friends spend all summer plotting out and planning what locations to hit up when the city finally gets its winter coat and it’s time to turn cityscapes into playgrounds. COURTESY CHRIS PILLING

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News media call for Bourque evidence to be made public

New Brunswick. Lawyers to argue about access to trial exhibits, including videotaped confession of man who killed three Mounties

Lawyers will be in a New Brunswick courtroom Monday to argue whether exhibits entered as evidence at Justin Bourque's sentencing should be made public, including a videotaped police interview where he admits to shooting three RCMP officers dead and wounding two others.

Bourque was sentenced last month to life in prison with no eligibility for parole for 75 years, after pleading guilty to three counts of first-degree murder and two counts of attempted murder. The penalty is the harshest Canada has seen since the last state-sanctioned executions in 1962.

A number of news media organizations, including The Canadian Press, have asked for access to the exhibits that were used at his sentencing hearing.

Lawyers for Bourque and the Crown are opposing the request.

David Coles, the lawyer representing the media, said the public has a right to see and hear the evidence.

"It seems to me the Canadian people have a right to review the evidence upon which the chief justice made the decision that was appropriate," Coles said. "We live in a society where, unfortunately over the past several years, a multiplicity of our peace officers have been gunned down and one has to ask, 'Are the protocols appropriate? Are their orders appropriate? Is their equipment sufficient?'"

Crown prosecutor Cameron Gunn declined comment in advance of Monday's hearing. Bourque's lawyer, David Lutz, did not return a request for comment.

Coles said the evidence should also be made public because while it was presented in open court, not everyone could be there to hear it, and the information it conveys is of interest throughout Canada.

The exhibits include recordings of 911 calls, police radio transmissions from the five officers shot and an interview Bourque gave to police after his arrest June 6.

THE CANADIAN PRESS

Wind-farm opponents want their say

A wind turbine is seen in Melancthon Township, Ont., on Sunday. Groups are looking to intervene in a landmark appeal that begins Monday against one of Ontario's largest wind-energy projects. The constitutional challenge focuses on claims by farm families concerned about the potential health effects of living close to the turbines.

COLIN PERKEL/THE CANADIAN PRESS

Prime Minister Stephen Harper holds a koala at the G20 summit in Brisbane, Australia, on Saturday. ANDREW TAYLOR/G20 AUSTRALIA/THE ASSOCIATED PRESS

G20 Australia. Canada to contribute to UN climate fund, Harper announces

Canada will soon contribute to a United Nations climate fund that helps impoverished nations cope with climate change and to develop cleaner sources of energy, Prime Minister Stephen Harper said Sunday.

The pledge, made at the end of the Group of 20 summit in Australia, comes on the heels of an announcement by U.S. President Barack Obama that the U.S. is contributing $3 billion to the Green Climate Fund.

"We want to see and we will be part of an international agreement of binding obligations on all major emitters," Harper said. THE CANADIAN PRESS

For more G20 coverage, see page 10

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Key to stopping sex assault is teaching consent: Experts

Sexual assault allegations against former CBC Radio host Jian Ghomeshi have sparked a national conversation about how to facilitate the reporting of such incidents, but some advocates say the focus should instead be on prevention.

A key to stopping sexual assaults from happening in the first place is education about the legal landscape, says Kim Stanton of the Women's Legal Education and Action Fund.

"It's so important to educate young people on the law of consent and the fact that consent is something that has to be renewed at every stage, it can't just be assumed," she says.

Nine women have come forward in recent weeks with allegations that Ghomeshi assaulted them.

THE CANADIAN PRESS

Quoted

"We need to have young people understanding what a healthy relationship looks like."

Education Minister Liz Sandals, who added that "video games and rock videos ... are not portrayals of healthy relationships."

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Africa

Forced marriages in Tanzania cause concern in Canada

Grim human rights reports on forced child marriages in Tanzania are making the government take a hard look at Prime Minister Stephen Harper's top African partner in his signature aid initiative.

Behind the scenes, Canada is pushing Tanzania to clean up its act when it comes to the treatment of young people.

THE CANADIAN PRESS

Obama slams beheading of U.S. aid worker Kassig

About a dozen others also killed. The White House confirmed the death of U.S. aid worker Peter Kassig, the fifth Westerner killed by ISIL

This undated file photo provided by the Kassig family shows Peter Kassig standing in front of a truck filled with supplies for Syrian refugees.
COURTESY KASSIG FAMILY/THE ASSOCIATED PRESS

The Islamic State of Iraq and the Levant (ISIL) released a video Sunday of a masked militant standing over a severed head it claimed was that of Peter Kassig, a former U.S. soldier-turned-aid worker taken hostage while delivering relief supplies to Syrians caught in that country's brutal civil war.

Hours later, the White House confirmed Kassig's death after a review of the video, which also showed the beheadings of a dozen Syrian soldiers.

Kassig, 26, a former Army Ranger who returned to the Middle East to help wounded and displaced Syrians, "was taken from us in an act of pure evil by a terrorist group that the world rightly associates with inhumanity," President Barack Obama said in a statement. He denounced the extremist group, which he said "revels in the slaughter of innocents, including Muslims, and is bent only on sowing death and destruction."

With Kassig's death, ISIL has killed five Westerners it was holding. American journalists James Foley and Steven Sotloff were beheaded, as were British aid workers David Haines and Alan Henning. Unlike previous videos of slain Western hostages, the footage released Sunday did not show the decapitation of Kassig or the moments leading up to his death.

"This is Peter Edward Kassig, a U.S. citizen ... who fought against the Muslims in Iraq," said the black-clad militant, who spoke with a British accent that was distorted in the video, apparently to disguise his identity. Previous videos featured a militant with a British accent that the FBI says it has identified, though it hasn't named him publicly. The video appeared on websites used in the past by ISIL, which now controls a third of Syria and Iraq.

The video also showed the beheadings of about a dozen men, identified as Syrian military officers and pilots. A black-clad militant warns that U.S. soldiers will meet a similar fate.

Kassig's family said in a statement that they preferred that he "is written about and remembered for his important work and the love he shared with friends and family, not in the manner the hostage takers would use to manipulate Americans and further their cause." THE ASSOCIATED PRESS

Captured in Syria

Peter Kassig captured while delivering aid

Peter Kassig first experienced the Middle East as a soldier, then returned as a student and, finally, as a humanitarian intent on helping those whose lives were upended by the brutal civil war in Syria, whatever their allegiance.

Kassig was captured last year in Syria while delivering supplies to refugees of Syria's civil war. The Indianapolis man, a former U.S. Army Ranger who founded a relief organization, converted to Islam while in captivity and took the first name Abdul-Rahman.

Christian enclave

Chibok recaptured by Nigerian forces

The Nigerian army has regained control of Chibok, the northeastern town where more than 200 schoolgirls were kidnapped by Islamic extremists more than six months ago, said army officials.

The army wrested back control of Chibok on Saturday, about 48 hours after it had been captured by the Islamic militants of Boko Haram, Nigerian army spokesman Brigadier General Olajide Olaleye said.

Chibok is an enclave of mainly Christian families.
THE ASSOCIATED PRESS

Flight 17. Amateur footage of plane downing shows alarm in Ukrainian village

Four months after Malaysia Airlines Flight 17 was shot down over rebel-held eastern Ukraine, The Associated Press has obtained video that shows how close the burning passenger jet came to hitting village homes and suggests that residents first assumed it was a Ukrainian military plane that had been struck.

The amateur footage, filmed by a resident of Hrabove, shows people reacting in alarm as wreckage blazes only a few metres away from their homes on the afternoon of July 17. The video is perhaps the first taken immediately after the plane came down.

The cause of the MH17 disaster is the subject of major diplomatic disputes. Ukraine and Western governments say Russia-backed separatist fighters fired the rockets that felled the plane, while state-run television in Moscow over the weekend produced evidence it claims places blame with Ukraine's air force. All 298 people aboard the Boeing 777 flying from Amsterdam to Kuala Lumpur were killed when it was shot down over a rebel-held area.
THE ASSOCIATED PRESS

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Workin' 9-5?

Paid to play, what a way to make a livin'

From nine to five, seven days a week, Robert Schill plays video games while sitting on a plush, brown sofa in central Florida.

Hundreds, sometimes thousands, watch. His web channel has more than 35 million hits a year.

Schill and two other housemates get paid for it. They are the stars of StreamerHouse, broadcast via Twitch.tv, an online network that attracts tens of millions of visitors, most of whom watch footage of other people playing video games.

THE ASSOCIATED PRESS

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Unlocking the secret to 'an unstealable bike'?

It's a bicyclist's dream: a bike that can't be stolen. The Yerka, a prototype designed by three young Chilean engineering students, is the latest entry in a recent trend of bikes that can be locked using some of their own parts. They include Brooklyn-based Seatylock, which uses its saddle seat as a lock, and Seattle-based Denny, which is locked with its detachable handlebars. But the inventors of the Yerka have made a twist in that approach. The bike's lower frame opens up into two arms that are then connected to the seat post and locked to a post, so thieves would have to destroy a Yerka to get it unlocked, leaving it valueless. "That's why our motto is: 'A bike that gets stolen is no longer a bike.' What we have here is truly an unstealable bike," said Cristobal Cabello, who came up with the design during a college engineering class with childhood friends Andres Roi Eggers and Juan Jose Monsalve. In Chile and elsewhere in Latin America, the spread of designated cycling lanes, storage racks and bike-share programs are encouraging commuters to switch from cars to bikes, which are cheaper and environmentally friendly. LUIS ANDRES HENAO/THE ASSOCIATED PRESS FILE

G20 leaders make a long list of promises

Australia. The group of 20 leading economies issued a communiqué after a weekend summit

The communiqué issued by a weekend summit of the 20 biggest wealthy and developing economies spanned issues from boosting growth to combatting corruption. Here are some of the commitments made by G20 leaders after two days of meetings in Brisbane, Australia.

Growth

Leaders finalized a plan outlined by their finance ministers early this year to boost the world economy. Through 1,000 policy measures, 800 of which are new, they hope to add $2 trillion US to world GDP by 2018 on top of the growth already expected. World GDP this year is about $77 trillion.

An assessment of the initiatives by the IMF and OECD says their clarity and concreteness has increased but some remain "insufficiently precise."

Women at work

The G20 nations want to see 100 million more women in employment by 2025.

That will require reducing the barriers to female participation in the workforce. It would reduce poverty and inequality and boost economic growth. But the communiqué does not say how this new goal will be achieved.

Tax evasion

To prevent cross-border tax evasion by corporations and wealthy individuals, G20 countries agreed to automatically exchange tax information with each other and with other nations by 2018 at the latest.

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URBAN COMPASS

Matt Elliott
toronto@metronews.ca

The upside of new transit construction seems pretty darned obvious. It means that people in the area will get new and improved transit — eventually.

But the downside of new transit construction is clear, too. New transit construction — whether it's subway or LRT — means roads get ripped up. It means access to local businesses gets restricted to customers who arrive by foot, bike or car.

It means several years of digging, and several years of chaos.

Current Toronto transit projects such as the Eglinton Crosstown LRT and the Spadina subway extension are good examples.

In both places, streets have been replaced by cavernous holes. Local businesses affected have reported a drop in customers.

It's gotten so bad that last week, the executive director of the Eglinton Way BIA told Global News that its members may soon start asking for some kind of monetary compensation to offset lost business.

Compensation for businesses affected by construction is one of those issues that comes up a lot. On a moral level, it's hard to argue against the notion. Businesses are suffering through no fault of their own. Why shouldn't governments bear some responsibility for helping them weather the storm?

But, of course, money isn't infinite. Just because something might be the right thing to do doesn't necessarily mean it's affordable. Governments barely have the cash to build new transit projects in the first place.

But there just might be a solution that could provide some compensation to businesses without breaking the bank.

There's a little-known program in effect across Ontario that provides property tax rebates to owners of commercial and industrial properties. If you happen to own a building that is vacant for more than 90 days, you can get a rebate on your property tax bill of at least 30 per cent.

It's not a cheap program. Between 2001 and 2013, the municipal and provincial governments gave out more than $366-million in rebates to Toronto property owners.

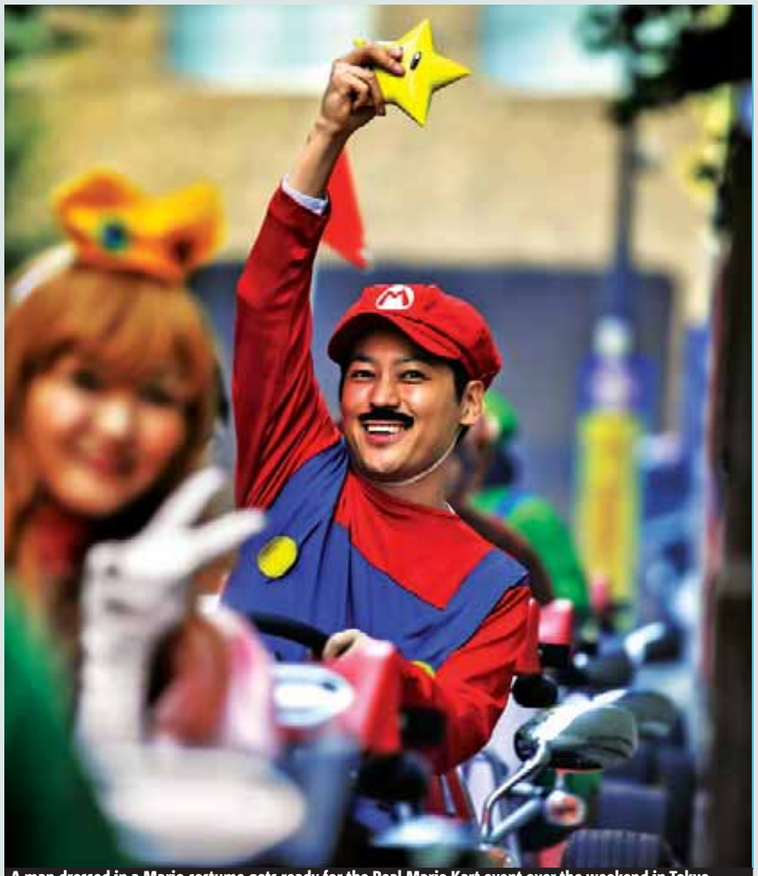
But when businesses suffer due to construction, the program turns things backward. In effect, building owners along construction routes such as Eglinton are eligible for a tax rebate, but only after their tenants have seen their businesses fail.

With some rejigging by the provincial government and support from Toronto City Hall, the program could instead help businesses avoid failing in the first place.

Commercial properties in construction zones could be made eligible for the rebate before they become vacant, which would translate into a temporary reduction in rents for tenants.

Read more of Matt's blog, Ford for Toronto, at metronews.ca

Kawaii Mario Kart



A man dressed in a Mario costume gets ready for the Real Mario Kart event over the weekend in Tokyo. Participants sign up on Facebook to take part in the once-a-month event, and Akiba Kart offers rental go-carts that can be driven on public streets. ALL PHOTOS KEITH TSUJI/GETTY IMAGES

Japanese cosplayers bring racing game to busy Tokyo streets

Are you a big fan of Nintendo's Mario Kart video games on the Wii and 3DS? Well, you might be interested to watch these Japanese cosplayers bring Mario Kart characters to life on the roads of Tokyo.

The real-life Mario Kart drivers have been seen driving through the Tokyo districts of Shibuya and Harajuku, and are always happy to pose for photos and ham it up for the cameras when they stop at traffic junctions. IBTIMES.CO.UK

Wanna get in on the fun?

Interested parties can rent a go-kart for themselves in Tokyo.

- The go-karts are street legal and travel at a maximum speed of 55 km/h.

MetroTube

Turkey gets the herky jerky

ANDREW FIFIELD
andrew.fifield@metronews.ca

Sure, at first this was amusing: A hapless turkey suitor, working his best plumage game, only to be foiled by a lady bird's quick-thinking rejection technique. But it didn't take long before that laughter turned to tears, because this bird's face-planting failure looks all too familiar. (YouTube)

GETTY IMAGES

Twitter

@metropicks asked: In the latest twist, the big cat on the loose in Paris is not a tiger after all, but hundreds of police officers are still on the case. What should the super-cool official operation name be?

@speirsr: "What should the super-cool official operation name be?" Operation Tigger Bounceth

@_LeftOne: Spy of the Tiger?

@SteveShrout: Operation Furball. Catnip Caper. Operation Freaky Feline. Operation Here Kitty Kitty Kitty. (The last is my fav)

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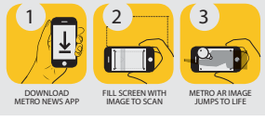

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Ebooks

Kitten Clone

By. Douglas Coupland

Kindle/iBooks/Kobo

Inspired by the way Internet searches can unfold like stories, Coupland uses an anecdote about kittens to delve into the Internet's origins through a mysterious, hidden company that is the keystone of our connected world. He plays with font sizes, uses html codes, and even holds conversations with ghosts past and future for this strangely engrossing, but enlightening, tech tale.
KRIS ABEL

Music

30th-anniversary Band Aid single helps Ebola fight

Bob Geldof, One Direction, Bono and about 30 other stars gathered in a studio in London on Saturday to record a 30th-anniversary version of the Band Aid charity single, to raise money to fight Ebola.

Geldof said he had been spurred into action not out of nostalgia, but by a call from the United Nations, concerned about not having the necessary funds to combat the epidemic in west Africa. The virus has claimed more than 5,000 lives. **AFP**

Sam Smith's brave songs help cure his loneliness

Music. Breakthrough artist bares his soul in deep, honest lyrics that he believes resonate with his fans

Sam Smith has sold millions of copies of his soulful songs. THE ASSOCIATED PRESS

If you go to a Sam Smith concert, you'll probably hear his stories of unrequited love and how he's never been in a relationship.

But he says that void has been slowly filled — partly thanks to meeting men and going on dates — but mainly because of his devoted fans, who have helped him top the charts with his album, push out millions of singles and sell out stadiums like Madison Square Garden.

"I'm going on dates, here and there, meeting people," Smith said in a recent interview. "I'm not lonely anymore because of that, but obviously I would like someone next to me while I sleep.

"But I'm working on that," he added with a laugh.

Smith is the year's breakthrough act, thanks to his booming, soulful voice, playful demeanour and deep, honest lyrics that help break up the monotonous, dance-heavy sound on pop radio.

In the Lonely Hour, his debut album released in June, has sold close to 773,000 copies. His single Stay With Me peaked at No. 2 on the Billboard Hot 100 chart and sold more than three million tracks. And other songs have built on his buzz, from another Top-10 hit and multi-platinum success, Latch, with Disclosure, to the upbeat La La La, with Naughty Boy, to Smith's newest single, I'm Not the Only One, which jumped to No. 11.

The 22-year-old has several big-name fans, from Beyoncé to Mary J. Blige, with whom he's recorded. And he's been getting calls to collaborate with others.

"I remember being ecstatic for having 200 Facebook likes. ... Now, I take that completely for granted, now that I have like a million. But I'm now thinking, 'I really would like two million.'"

The Lonely Hour features lyrics that are brave and straightforward — Smith tells one man to leave his lover for him on one song, and on another he's open about being in love with someone who doesn't feel the same.

"When I'm speaking about my insecurities ... that's when my music is the best. And that doesn't happen every day, so this writing process was quite dramatic, and because I was trying to get these songs that were honest and brutal and real," said Smith, who co-wrote each song. "I'm not a naturally sad person, so I was writing for a year and I wasn't sad every single day for a year, so that was tough."

He believes his fans are resonating with his honesty.

"The whole world knows my business now. I've got nothing else to hide ... and I think that people are respecting that."

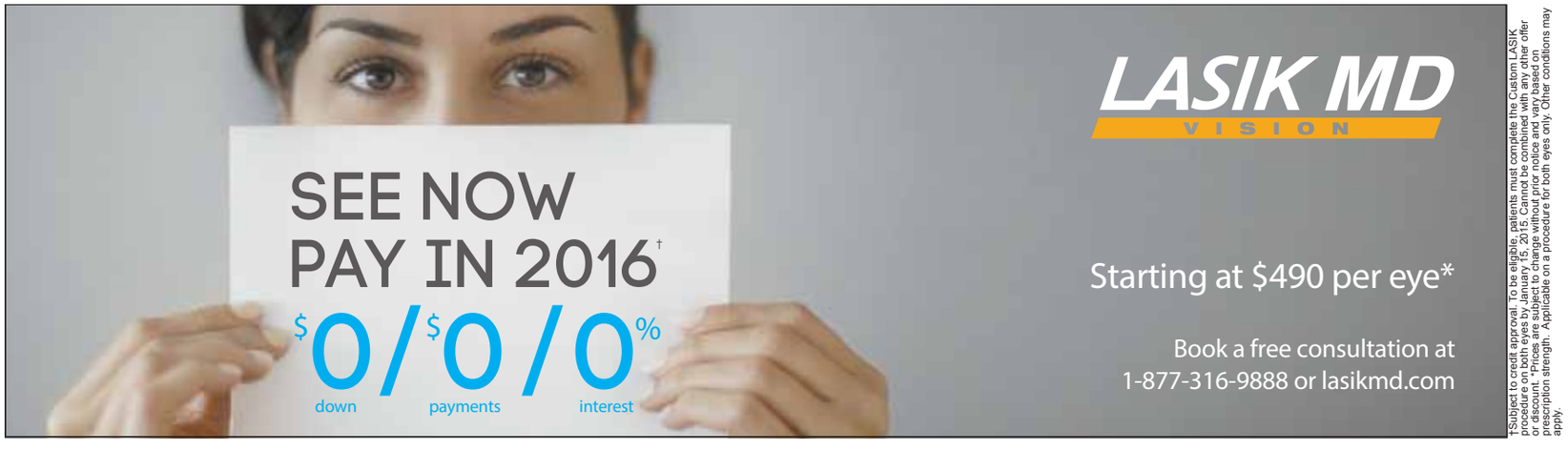
Smith said fans have told him intense stories about connecting to his music. He's also a voice for young gay men and women who look up to him.

"It's so, so deeply important to me to be a spokesperson ... but not just for gay people — for straight people, for lesbians, transsexuals, anyone in the world. I want my music to relate to absolutely everyone."
THE ASSOCIATED PRESS

Quoted

"The whole world knows my business now. I've got nothing else to hide ... and I think that people are respecting that."
Sam Smith, singer/songwriter

SCENE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Bynes burns bridges with Paris Hilton

First her parents, now Paris Hilton — Amanda Bynes appears to be fighting left and right. The troubled former Nickelodeon star reportedly had a run-in with Hilton and pal Brandon Davis at an L.A. nightclub recently, according to Page Six. "Amanda tried to sit at Paris and Brandon's table, and they were not happy about it," a source says. "There was a scene, and words were exchanged before they kicked her out of their area." Oh, words were exchanged? My, I do hope no pearls were clutched as well.

Amanda Bynes

Twitter

@katyperry

Remember a time when we didn't have cell phones but had personal space? Now if you don't reply or aren't constantly avail people take it personally. Wish there was a global cell sabbath every week so we could all breathe again...

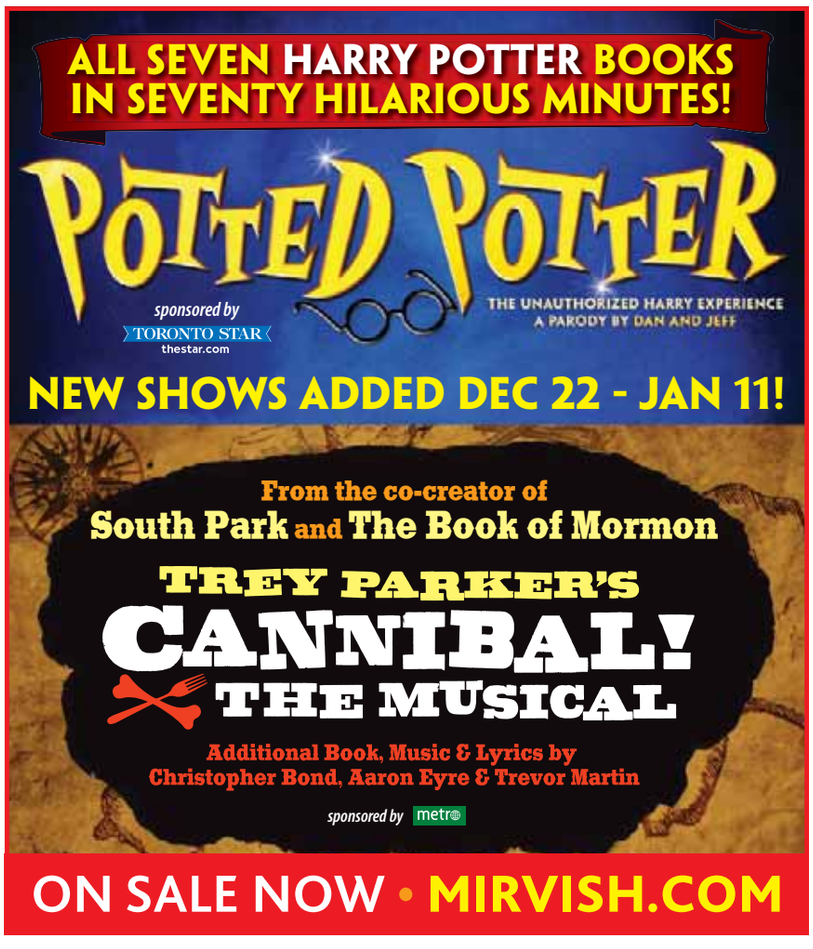
@KellyOsbourne

I have no words to express how much a spider bite to the face hurts! Plus a large injection in my jaw... today sucked balls!

Osbournes are making a comeback, but will they break the Internet?

Ozzy Osbourne

The Osbournes may be coming back to TV nearly 10 years after going off the air, and in proper fashion — since they're older and all — they'll be jumping from MTV to VH1, according to the Hollywood Reporter. Of course, the reality TV landscape was a lot different a decade ago, and I'm just worried Ozzy, Sharon, Kelly and Jack are not prepared to do what it takes to stand out these days. Like have they decided which one will get oiled up and try to break the Internet? Please say it's not Ozzy.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OUR TAKE ON THE WORLD OF CELEBRITIES

The Word

Usher's latest track has a touch of honey sweetness

STARGAZING
Malene Arpe
scene@metronews.ca

A new track by Usher is available only in boxes of Honey Nut Cheerios sold at Walmart. It's all part of a new trend of making it as difficult as humanly possible to obtain a song by your favourite artist. Check inside select packages of Radio Shack men's socks for fresh Coldplay tunes.

Andy Dick is arrested for stealing some random guy's necklace and then making his getaway on a bicycle. Too bad for you, Justin Bieber. Whatever stupid criminal thing you'll think up next, it will still be smarter than that.

Mick Hucknall of Simply Red says it's "probably" true that he slept with more than 1,000 women back when he was a big deal. In unrelated news, more than 1,000 women all over the world unconsciously made a yuck face.

Josh Hutcherson says he's "curious" how human flesh tastes, "like you want to know what a pigeon tastes like, you know." "I know no such thing," said his Hunger Games co-star Donald "Squab" Sutherland.

Chad Kroeger says that we should all just stop speculating about the condition of his and Avril Lavigne's marriage. So, it's totally over, then? Got it.

Jennifer Lawrence calls co-stars Josh Hutcherson and Liam Hemsworth "my angels" and "my kittens." "Well," she continues, "I really don't care for Josh, but it's best to say nice, soothing things whenever he looks hungry."

Redfoo claims his new song, with the lyrics, "I said jump on the pole; I didn't need your opinion," isn't misogynistic while Nicki Minaj, whose latest video contains Nazi imagery and (for bonus points) was released on the anniversary of Kristallnacht, says she doesn't condone Nazi imagery. Congratulations, Eminem, for picking the right week to rap you'd "punch Lana Del Ray in the face twice like Ray Rice."

Jennifer Aniston says that she and love biscuit Justin Theroux "can entertain ourselves and talk about endless things." Endless things they like to talk about 1) Possibilities. 2) Universes. 3) Summer. 4) Breadsticks.

Taylor's making Swift moves on Chris Martin

Taylor Swift ALL PHOTOS: GETTY IMAGES

All of the year's gossip stories appear to be converging — and just in time for the holidays! Think of it as the Celebrity Singularity. The latest evidence? This Star magazine story that Taylor Swift — despite recent protestations that she's done dating for a while — has set her sights on Coldplay frontman and Gwyneth Paltrow ex Chris Martin, despite his on-again, off-again relationship with Jennifer Lawrence. Deep breaths, everybody. "Taylor would love to make Chris her new boyfriend," a source tells the magazine. "She's taking advantage of how Jen's and Chris' busy schedules are keeping them apart. She can sense that their relationship is on shaky ground, so she's moving in — fast." All we need is a tag-team response from Blake Lively and Martha Stewart, and we're set. In all seriousness, though, can someone explain to me why Chris Martin is suddenly the hottest thing in Hollywood since sliced Clooney? I'm mystified.

No Fresh dance moves for Alfonso Ribeiro

Alfonso Ribeiro has been the biggest hit of this season's Dancing with the Stars, but is the show going to have to make do without him? E! News confirms that the former Fresh Prince of Bel Air star suffered another injury during rehearsals last week, and it's still unclear if he'll be performing Monday night — or continuing with the competition at all. Ribeiro reportedly injured his back last week while trying to compensate for an earlier groin injury. "I'm doing a lot of treatment every week," he said after last week's show. "I'm doing everything I can just to maintain and try to keep going."

Make a list and check it twice to stick to your holiday budget

Christmas shopping. Sit down and draw up a plan to avoid those impulse purchases that will bust the bank

GAIL VAZ-OXLADE
Gail blogs daily at gailvazoxlade.com

Before heading out, examine why you are buying gifts for certain people on your list. ISTOCK

As we round the corner into December, holiday shopping is ramping up and we're all under the gun to balance a challenging year with a cheerful holiday season.

Did you learn your lesson last year and decide to set aside some money every month so you wouldn't end up putting your holiday on credit? Did you plan ahead, particularly for big purchases, and take advantage of the stuff that went on sale well ahead of the Christmas rush? Good for you.

Don't want to blow your brains out on gift-giving this holiday season? Pretend you are Santa: make a list and check it twice. Who doesn't need to be on there? To whom can you give a token gift to commemorate the season? How much are you going to spend on each person?

Even if you're just running out for eggnog or wrapping paper, without a list you'll fall victim to a whole bunch of "Jeez, I forgot I also need …" and bring back a receipt you'll kick yourself for later. Making a list also helps you plan how you'll use those coupons you've got stashed in your wallet.

Before tossing anything into your shopping cart, ask yourself why you are buying it. Are you just fulfilling your duty to give a gift? Are you showing off? Are you trying to keep up? Or are you giving something you can afford that your friend, sister, son or partner will truly enjoy receiving? If they really love you, your mom, brother or BFF aren't going to be happier that you put yourself in financial stress instead of giving them something that might be slightly less and within your means. If they are judging you on your pressie, then they don't really love you and you shouldn't be buying them *anything*.

Don't self-gift while you're shopping. The one-for-me-one-for-you approach to holiday shopping is just an excuse to be self-indulgent. More than three-quarters of us buy something for ourselves while shopping for others.

If you see something you want to add to your list, do so, but make sure you wait at least 48 hours before you buy it. Impulse shopping is at its peak during the Holiday Rush and it can be a budget killer.

Go home, check online for where else the item may be on sale, and make sure you're making a thoughtful decision.

Resist the urge to open up all those store credit cards you'll be offered. It's tempting to get that 10 per cent off your purchase for the day, I know, but think for a minute: stores must be making a lot of money on interest and late fees in order to offer you that special deal. And if you're the sucker who ends up carrying a balance, you'll spend far more in interest than you saved on purchases. And, yes, opening and closing store cards can mess with your credit score.

Quoted

"Resist the urge to open up all those store credit cards you'll be offered."

Skip the extended warranties. Most are a huge rip-off, so if you're even considering it, calculate the cost as a percentage of the item you are buying. Remember, manufacturers' warranties protect you, usually for up to a year, against any defect. And if you shop with the right credit card, your warranty can be extended to up to two years. Of the dozens and dozens of extended warranties I've been offered in my shopping life, there's only one that I would have made money on!

If you're a smart coupon shopper, you probably check online to see if there are any new offers before you hit the malls. But have you ever thought about setting up a "sale mail" email account when stores ask you for your email so you can get the coupons, but not be inundated with junk in your regular email?

As you grab your keys, grab a sandwich and a drink, too. If you're going to be out shopping for a while, pack a healthy snack and some water. Hunger and thirst have a way of muddling your thinking. Keep your energy up so your brain (and self-control) can work properly.

If you can't find the perfect gift for someone on your list, consider a gift of cash. While gift cards may be more "holiday friendly," I only choose gift cards over cash when I want to be sure the body buys something I intended, as oppose to just incorporating the money into the cash flow for household bills. Yes, there are still selfless people who don't want to spend a cent on themselves.

The very best gifts don't cost a penny. Offer up your time babysitting, cooking meals, house cleaning, massaging, sewing, knitting, transporting, or whatever else you're good at.

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Money 101. Two couples, one year to make them richer

Overcoming financial obstacles

For 11 months, I have coached two Canadian couples to overcome their money fears. The result of taking control of their respective financial futures has been a collective net worth improvement of more than $75,000. As we march towards the end of the year, we will lay out a five-year plan that will help each couple achieve their long-term financial goals. But first, we will examine obstacles that each couple faces in making their long-term plan a reality. – *Lesley-Anne Scorgie*

Anne-Marie and Peter will have to decide whether to buy a first home or have a second child. SHUTTERSTOCK

Carolina is hoping to go back to work part time when her youngest daughter is old enough for preschool. SHUTTERSTOCK

Anne-Marie and Peter

There are three major obstacles Anne-Marie and Peter face in making their long-term financial plans of owning a home and building up retirement savings:

- Peter's low income
- The high costs of child care
- The second child versus first home dilemma

Over the past year, Peter has been wrestling with the financial realities of having a career he loves in sports editing that pays much lower than a similar role in a large corporation.

His excellent work ethic and performance have helped him advance in title and work quality, but not in salary. After much lobbying by Peter and great deliberation by his employer, he secured a raise last month, equating to a 20 per cent salary increase.

Despite this excellent news, Peter still remains underpaid for his work relative to the market. So he will continue to monitor his options in 2015.

The second obstacle is how best to afford child care when Anne-Marie returns to work in the spring. The current quotes range from $1,750 to $2,000 per month until their daughter is 18 months old, at which point the child care fees drop approximately 30 per cent.

Anne-Marie and Peter recap

- Location: Toronto
- Ages: 37 and 33
- Occupations: Broadcasting and sports editing
- Total household income: $120,000
- Life stage: First child arrived in May
- Financial savvy: Medium to high — they use budgets, have retirement savings, and are committed to paying off debt
- Rent or own: Rent
- Top goals for 2014: Pay off debt, start an RESP, and begin saving a down payment
- Current net worth: $110,000
- Homework from last month: Prepare a high-level five-year budget

Though the couple became familiar with these costs when they were planning their first child, they are still concerned about the impact these costs will have to their budget and overall lifestyle. They may have to consider serious cuts to their social spending, which is $400 per month.

The third and most significant obstacle is the dilemma of having a second child versus buying their first home. They have tremendous anxiety around affording both, yet many families have gone this route before them and managed with much less.

The facts are that raising a family isn't cheap and neither is buying a home in Toronto. To have both will require a complete elimination of consumer debt (of which the couple is nearly there), a reduction in social and travel spending, and, most certainly, a higher-paying job for Peter.

Homework

For our last month together, Anne-Marie and Peter will work through a detailed 2015 budget that incorporates child care costs and prioritizes their down payment savings.

THE NAMES OF BOTH COUPLES HAVE BEEN CHANGED TO PROTECT THEIR PRIVACY.

Carolina and Jose

Last month Carolina and Jose finally crossed the threshold into positive net worth. And the cherry on top of this good news was Jose's positive performance review, which landed him a five per cent raise to his annual income.

There is one primary obstacle the couple faces when working towards their long-term financial goals of starting a retirement savings program, eliminating their debt and contributing to RESPs for their three daughters — low household income.

Carolina and Jose recognize that just getting by with their current income is far from desirable.

Though they live an exceptionally frugal life, raising three children and paying a mortgage leaves little for other important financial priorities like saving for retirement, reducing their student loans, and paying for their term-life insurance policy.

Jose's recent raise will certainly help their monthly cash flow, but it doesn't fundamentally change their ability to make serious progress on their savings.

What would make a huge difference to their monthly cash flow is if Carolina went back to work part time in 15 months, when their youngest daughter is old enough for junior preschool.

They have worked out the math and if Carolina could net $1,000 per month after taxes, that would enable the couple to eliminate their remaining student debt in two years, kick-start RESPs for their daughters, while being able to contribute a few hundred dollars each month into their RRSPs.

When combined with Jose's ambitious plans to continue climbing the corporate ladder as a safety co-ordinator, they may eventually be able to afford a larger home for their growing family and higher quality activities and training for their children.

The changes Carolina and Jose envision for their income won't happen overnight, so they will slowly chip away at these major goals, one dollar at a time.

Carolina and Jose recap

- Location: Calgary
- Ages: 33 and 32
- Occupations: Stay-at-home mom and roofing
- Total household income: $65,000
- Life stage: Three daughters, aged five, three and one
- Financial savvy: Medium — they have established a budget, purchased a home, are frugal, and have no retirement savings
- Rent or own: Own
- Top goals for 2014: Pay off debt, buy a house, and visit family
- Current net worth: $1,000
- Homework from last month: Building a five-year budget around their five-year goals

Homework

For this month, Carolina and Jose's homework is to begin contributing $25 per month to their RRSPs and finalize the details of their will and term-life insurance policy.

LESLEY-ANNE SCORGIE IS A COLUMNIST WITH METRO, FINANCIAL COACH AND BESTSELLING AUTHOR OF WELL-HEELED.

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Let it shine for greater success at your desk

Add dazzle to your day. Study sheds light on the benefits of an illuminated existence

A study from Northwestern Medicine and the University of Illinois at Urbana-Champaign indicates that all-day exposure to natural light leads to better and longer sleep at night, increased physical activity, quality of life and efficiency at work.

"There is increasing evidence that exposure to light, during the day, particularly in the morning, is beneficial to your health via its effects on mood, alertness and metabolism," says senior study author Dr. Phyllis Zee, a Northwestern Medicine neurologist and sleep specialist.

The study focused on office workers. Windows in a workplace could result in 173 per cent more white light exposure during the day and an average of 46 minutes more sleep at night, researchers concluded.

They also noted that workers with more light exposure tended to be more physically active than their counterparts.

In the study, researchers surveyed 49 day-shift office workers, of whom 27 worked in windowless offices and 22 had windows in their offices.

The workers self-reported their quality of life and overall health, but the researchers assessed their sleep using the Pittsburgh Sleep Quality Index (PSQI).

A subset of 21 participants was surveyed for light exposure, activity and sleep by means of actigraphy.

Of these, 10 worked in windowless environments and 11 in spaces with windows.

The researchers measured additional physiological data using a wearable scientific device that could detect motion and levels of light.

"Light is the most important synchronizing agent for the brain and body," says Ivy Cheung, co-lead author and Ph.D. candidate in neuroscience in Zee's lab at Northwestern.

"Proper synchronization of your internal biological rhythms with the Earth's daily rotation has been shown to be essential for health."

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They're giving me the cold shoulder

Feeling a little achoo-stricized? Let them know your sniffly symptoms are end-of-a-cold in nature and that you will do your best to keep your coughs contained. ISTOCK

OFFICE SPACE
Eleni Deacon
life@metronews.ca

Dear Metro,

I'm recovering from a bad cold, and while I feel healthy enough to return to work, I still have a lingering cough and runny nose. I can tell some of my co-workers are grossed out and/or scared of catching something from me. I don't want to fall further behind at my job — but I also don't want to ick people out. What can I do?

— Pass Me a Kleenex

Dear PMAK,

I'm no doctor, but it sounds like your colleagues might be coming down with a case of Acute Prissy Fear-of-Phlegmitis. It's November. The days are short. Our immune systems are under siege. There are airborne viruses everywhere. Getting sick is just one of the hazards of going to work — or out in the world at large.

Still, be courteous about your mucus. Frequent handwashing, prompt nose-blowing, and into-your-sleeve sneezing are all chivalries your office snot snobs will appreciate. If your cough is aggressively fitful, hack it out in the bathroom rather than the break room. You can also remove yourself — and your stuffed-up sinuses — from the germaphobic stares of others. On particularly drippy mornings, try working from home or in a more isolated part of your company's space.

And unless you've just Purelled, put yourself on hiatus from handshakes, high fives, and all other forms of professional affection.

Dear Metro,

I get to work at 9 a.m. each morning, and I want to leave on time at 5 p.m. But all my co-workers linger at their desks until about 5:30. I don't have any reason to stay late, but I'm concerned it will look bad if I ditch first every day. How can I get out of there without seeming like a slacker?

— Workin' 9 to not-5:30

Dear W9TN530,

Are you a slacker? If you're arriving at on-the-dot 9 and completing your tasks on time, there's no obligation to futz in your seat for the sake of appearances. But if your hasty departure reflects a half-baked work ethic, you may want to align your schedule to that of your colleagues.

The real issue isn't what time you leave, but what you make of the time you spend there. Your office may have a culture of late-stayers, but there's no legal basis for unpaid overtime. Rather than concerning yourself with seeming like a slacker, concern yourself with becoming a reliable employee who consistently performs high-quality work. Then no one will care if you loiter until 6 or occasionally sneak out at 4.

ELENI DEACON IS A TORONTO-BASED WRITER WHO HAS SEEN IT ALL AS AN EAGER EMPLOYEE OF BIG OFFICES, SMALL OFFICES, HOME OFFICES AND ONE ITALIAN RESTAURANT.

Part pasta, part soup, a lot of warmth

Soup Week. We've got you covered for creative slurping ideas, starting with Meatball and Small Shell Pasta Soup

ROSE REISMAN
For more, visit rosereisman.com or follow her on twitter @rosereisman

A mini meatball and shell pasta soup is a sure winner for the entire family.

It's a complete one-dish lunch or dinner consisting of meat, vegetables and pasta. With this hearty soup, you have a nutritious and well-balanced meal with protein, vegetables and grains.

Feel free to substitute ground chicken or turkey for the beef but increase the bread crumbs to four tablespoons. For extra fibre, use a whole wheat pasta.

Once the soup is made, you'll notice that the pasta swells and there may not be enough soup. Just add another cup of stock when reheating.

By leaving out the pasta, you can make the soup up to two days in advance. When reheating just add the pasta and more stock if necessary.

Directions

1. Preheat the oven to 425 F. Line a baking sheet with foil sprayed with vegetable oil.

2. To make the meatballs: Combine the ground beef, bread crumbs, barbecue sauce, egg, garlic, basil and 2 tbsp of the Parmesan cheese. Form into 1-inch meatballs (you should have enough for about 24 meatballs). Place on baking sheet and cook for 10 minutes, turning after 6 minutes.

3. To make the soup: While meatballs are cooking, lightly coat a large nonstick pot with cooking spray. Add the oil and set over medium heat. Add the onion and garlic and sauté for 5 minutes or until just softened and browned. Stir in the green pepper and carrots and cook for 3 minutes. Stir in the stock, tomato sauce, tomato paste, chili powder and meatballs. Bring to a boil, then reduce the heat to low and simmer, covered, for 10 minutes.

4. Stir in the pasta and allow to simmer for 5 minutes or until the pasta is tender. Serve the soup in bowls, and garnish it with Parmesan cheese.

This recipe serves six. ROSE REISMAN

Ingredients

Meatballs
- 6 oz lean ground beef
- 3 tbsp seasoned dry bread crumbs
- 2 tbsp barbecue sauce
- 1 egg
- 1 tsp finely chopped garlic
- 1/2 tsp dried basil
- 2 tbsp Parmesan cheese

Soup
- 2 tsp vegetable oil
- 1 cup chopped onion
- 1 1/2 tsp finely chopped garlic
- 1/2 cup chopped green bell pepper
- 1/2 cup finely chopped carrots
- 4 cups low-sodium beef (or chicken) stock
- 1 3/4 cups homemade or store-bought tomato sauce
- 2 tbsp tomato paste
- 1 tsp chili powder
- 1/3 cup small shell pasta
- 1/4 cup grated Parmesan

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DeRozan, Casey alike on and off the court

NBA. Shared values between Raptors head coach and swingman have paved way for a strong relationship

DeMar DeRozan and Dwane Casey are finding out they share similar value systems and personality traits.
TORSTAR NEWS SERVICE FILE

The description rolls off the mind quickly and easily:

— Hard-working;
— Family first;
— Never-changing;
— Team-oriented;
— Soft-spoken;
— Honest;
— Caring.

These terms are offered up as attributes describing both a 57-year-old Kentuckian and a 25-year-old Californian, men of disparate backgrounds who are very much the same:

Dwane Casey and DeMar DeRozan.

They are old souls who are far more similar than they are different.

"Just like that ... I couldn't add nothing more to it, honestly," DeRozan said of the list of attributes ascribed to his coach. "I think when I finish playing, Case will be somebody I can pick up the phone and talk to, reminisce with about the old times. That's what you wish for being in the league; me having that and him is definitely a privilege."

Casey offers perhaps the greatest compliment imaginable.

"I don't have a son as old as him, but if I did, I would hope he would be like him."

There is really little in their backgrounds to suggest Casey and DeRozan, now in their fourth season together as head coach and star player on an ascendant Raptors team, would turn out to be so much the same men.

They are of different eras and circumstances, Casey a product of Kentucky in the 1960s and '70s, a difficult era for an African-American teenager, athlete and young man. He fought racism and the times with dignity and determination. His is a story all too familiar to men of his age.

DeRozan is an L.A. kid who grew up in Compton. Times had changed when he was emerging as a teenage basketball phenomenon. He may have had some of the same issues to deal with as Casey, but it was a different era. There were some similarities, but not many.

Quoted

"I feel like I'm highly mature, especially for my age. I'm not a high-maintenance guy in any way and Case is the same way." Raptors guard DeMar DeRozan

But here they are today — same value systems, same basic personality traits. They are the old head coach and young kid who could be mirror images of each other.

"That's a fair assessment, and I think it comes from his parents," said Casey. "I see in him a lot of way his father thinks, the way I think and I think that's the connection. His parents have that old-school value system.

"Innately, his value system is old-school even though he's new-school and cool. He knows what's right and what's wrong."

TORSTAR NEWS SERVICE

Mr. Hockey

Howe's health takes a turn for the worse, son says

Gordie Howe is "not doing well at all" several weeks after suffering a stroke, according to his son Mark.

The Hall-of Famer known as "Mr. Hockey" initially had been improving better than expected, but that changed recently.

"His health has taken a turn for the worse this past week to 10 days and we are doing what we can to help his situation the best that we can," Mark told The Canadian Press. "But he is not doing well at all is the bottom line."

Gordie Howe, 86, had a stroke Oct. 26.

THE CANADIAN PRESS

ATP Finals

Federer concedes title to Djokovic due to injury

Roger Federer pulled out of the ATP Finals less than one hour before his title match on Sunday, handing a third straight title in the event to Novak Djokovic and dealing a potential blow to Switzerland's Davis Cup ambitions.

The 17-time Grand Slam champion said he hurt his back in the semifinal win over Stan Wawrinka on Saturday.

"I tried everything I could last night, also today: painkillers, treatment, rest, so forth, warm-up, until the very end," Federer said. "But I just can't compete at this level with Novak."

Federer is set to play for Switzerland in the Davis Cup final against France, starting Friday.

THE ASSOCIATED PRESS

Alouettes leave Lions licking their wounds

Alouettes linebacker Bear Woods tackles Lions running back Stefan Logan on Sunday in Montreal. PAUL CHIASSON/THE CANADIAN PRESS

Montreal Alouettes coach Tom Higgins said this week he was waiting for his offence to explode, and they picked a playoff game to do it.

With third-string running back Brandon Rutley leading the way with 95 yards on 15 carries, the Alouettes piled up 215 rushing yards in a 50-17 trouncing of the B.C. Lions in the CFL East Division semifinal on Sunday afternoon.

"It's a great feeling to be doing this and be in this position," said Rutley, who stepped into the lineup when Tyrell Sutton hurt an ankle in the final regular-season game, a 29-15 loss at Hamilton.

"We have so much talent and, when it comes together like this, it's magic out there."

The victory bought Montreal a return ticket to Hamilton to face the Tiger-Cats in the East final next Sunday.

They hope to stay on the roll that started in mid-season, when they bounced back from a 1-7 start to win nine of their next 11 games.

THE CANADIAN PRESS

West semifinal

Kendial Lawrence had an 84-yard punt return touchdown and the Eskimos defence recorded five interceptions as Edmonton beat the Saskatchewan Roughriders 18-10 in the CFL's West semifinal on Sunday.

- The loss ended the Roughriders' defence of the Grey Cup they had won last year.

Chiefs stuff Seahawks in high-leverage situations

NFL. Kansas City defence closes door on champs on fourth down to get win and share of first place in AFC West

metro AR Jamaal Charles rushes the ball against the Seattle Seahawks on Sunday in Kansas City. Scan the image with your Metro News app for more action from around the NFL Sunday. WESLEY HITT/GETTY IMAGES

The old offensive line coach in Andy Reid could appreciate the way the Kansas City Chiefs pried open holes for Jamaal Charles to run free against Seattle on Sunday.

He could appreciate the way their defensive front stepped up, too.

Given a lead thanks largely to the legs of their dazzling running back, the Chiefs held the Seahawks on fourth down three times in the final quarter. The result was a tense 24-20 win that pushed Kansas City into a first-place tie with the Denver Broncos in the AFC West.

"We're sitting there with three fourth-down plays late in the game," Reid said, "and they stepped up and did a phenomenal job there getting off the field."

As for Charles, who finished with 159 yards and two touchdowns?

"He's Jamaal Charles," Reid said. "He's a special player."

Russell Wilson threw for 178 yards and two TDs for the Seahawks, and Marshawn Lynch had 124 yards rushing. But Lynch, fresh off a four-touchdown game, was stuffed twice by the Kansas City defence with the outcome hanging in the balance.

The Seahawks' last-chance drive ended when Wilson threw incomplete on fourth-and-18 at their 20-yard line with 1:13 left.

"They had a great defence," Wilson said. "They just made a great play."

"It was a heartbreaking loss, we thought we could have or should have won it."

THE ASSOCIATED PRESS

On Sunday

24	20
Chiefs	Seahawks

NFL

Peterson says discipline unfair

Adrian Peterson's potential return to the Minnesota Vikings is at the heart of a dispute between the NFL and the players' association, and the star running back thinks the league is being unfair.

Peterson criticized the NFL on Sunday over the process of being activated from a special exempt list after he pleaded no contest Nov. 4 to misdemeanour reckless assault in Texas for hitting his four-year-old son with a wooden switch.

The union filed a grievance with the league, demanding Peterson be allowed to rejoin the Vikings until the determination of any punishment under the personal conduct policy. The NFL, however, ruled Peterson must remain on paid leave in the meantime.

Commissioner Roger Goodell has the sole power to remove him from the special exempt list. THE ASSOCIATED PRESS

Euro qualifier

Croatia, Italy play to draw

Italy drew 1-1 against Croatia in a trouble-filled European Championship qualifier in Milan on Sunday, leaving both teams level at the top of their group.

Antonio Candreva fired Italy in front in the 11th minute but Croatia levelled just four minutes later through Ivan Perisic following a rare howler from Italy goalkeeper and captain Gianluigi Buffon.

The match had to be suspended for 10 minutes after Croatia fans threw fireworks onto the pitch.

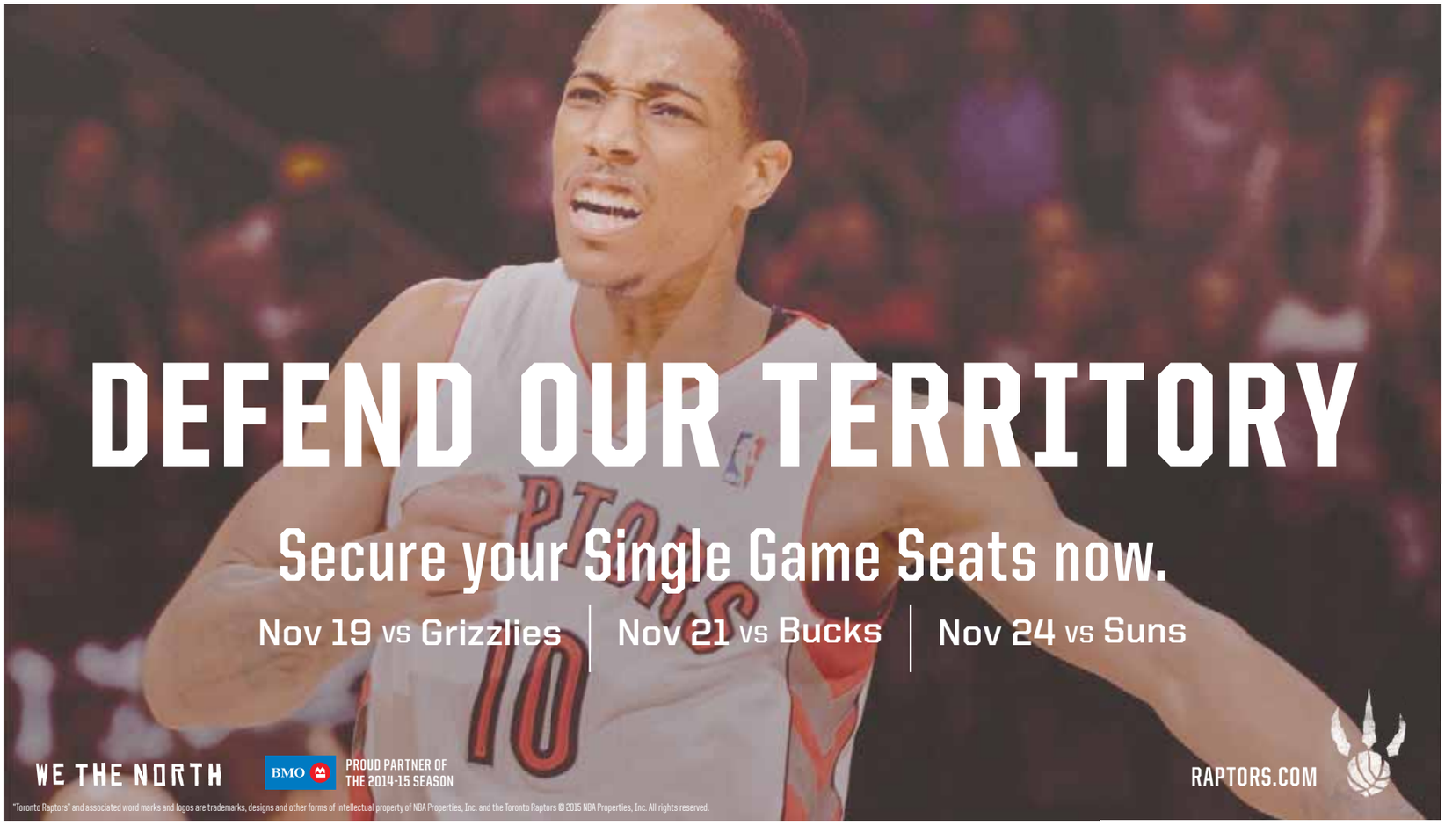
THE ASSOCIATED PRESS

Euro qualifier

Dutch get much-needed victory

The Netherlands outclassed Latvia in a morale-boosting 6-0 win Sunday in European qualifying that eased pressure on coach Guus Hiddink after four defeats in his first five matches.

THE ASSOCIATED PRESS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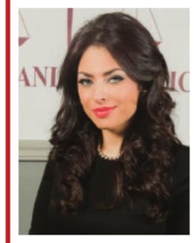

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AUGMENTED REALITY

Stuck on 12 Across? Scan this image with your Metro News app for today's crossword and Sudoku answers. It's OK. No one's watching.

metro AR

→ See the full instructions on Metro's Voices page.

Horoscopes by Sally Brompton

♈ Aries
March 21 - April 20
The facts of your situation are not in doubt, but what will you do about them? If your instincts point you in one direction while everyone else says you should do the opposite, trust your gut.

♉ Taurus
April 21 - May 21
If, as the planets suggest, you are getting frustrated at being ignored do something about it. There is no excuse for keeping your thoughts to yourself.

♊ Gemini
May 22 - June 21
What you need to remember over the next few days is that there are many routes to self-discovery, and many routes to fame and fortune too. Find a simple way to combine the two.

♋ Cancer
June 22 - July 23
With both Mercury and Uranus strong in your chart today there will be moments when your ideas and insights are touched by genius. What you discover is meant for sharing.

♌ Leo
July 24 - Aug. 23
Never be afraid of your feelings, even when they are negative in nature. If you are annoyed about something there must be a reason for it.

♍ Virgo
Aug. 24 - Sept. 23
If an amazing idea surfaces in your mind today you must do something with it. Write it down in as much detail as you can straight away.

♎ Libra
Sept. 24 - Oct. 23
Don't listen to those who say you must follow the "official" line on something. Trust your own moral compass.

♏ Scorpio
Oct. 24 - Nov. 22
Your mind is awash with ideas but you seem reluctant to do much with them. Maybe that's because you don't want to begin new projects in a rush of enthusiasm only to lose interest in them later. Take your time.

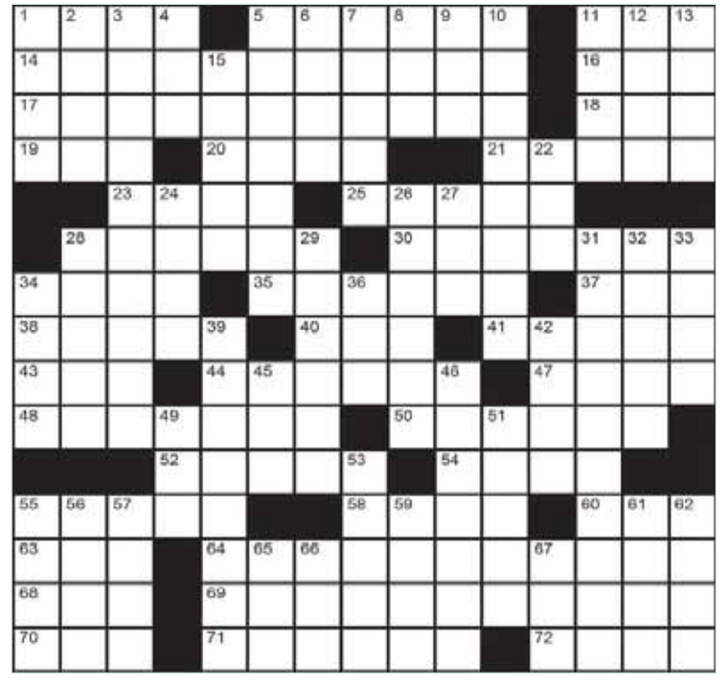
♐ Sagittarius
Nov. 23 - Dec. 21
Instead of looking for ways to back out of a commitment, look for ways to make it work in your favour. If you combine positive with lateral thinking your life can be a huge success.

♑ Capricorn
Dec. 22 - Jan. 20
A minor piece of information could have major repercussions today. Something you are told may sound unlikely but don't dismiss it. Strange things are taking place behind the scenes.

♒ Aquarius
Jan. 21 - Feb. 19
It may seem as if someone is talking down to you but likely it is your defensive attitude that makes it look that way. You need assistance and they are willing to help, so relax.

♓ Pisces
Feb. 20 - March 20
A problem that started out small has now grown to occupy your every waking thought. So, yes, it's high time you dealt with it.

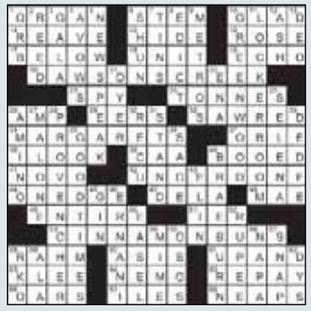
Crossword: Canada Across and Down by Kelly Ann Buchanan



Across
1. Morning talk's Kelly
5. American-Canadian writer Mr. King
11. Truck co.
14. Vancouver attraction: 2 wds.
16. Be out of sorts
17. It's when celebs get special and/or unorthodox medical treatment: 2 wds.
18. Stew bit
19. Health or safety message, e.g.
20. Brain wave
21. Be a popular Twitter topic
23. Tree variety
25. "Amadeus" (1984) star Tom
28. Scant
30. Road traverser
34. Mr. Damon
35. Marriage partner
37. '_' __ for Avonlea
38.Ben of "Saving Hope"
40. Basketball's li'l Magic city
41. Mailing enclosures, commonly
43. Former-NBAer, __ Ming
44. Doodle, then erase, say
47. Bjork: "It's __ __ Quiet"
48. As Seen On TV blanket
50. Skull's eye place
52. Spew
54. Author Leon
55. Badlands formation
58. "To Live and Die __ _ _." (1985)
60. They: French
63. "Blessed __ the meek..."
64. Fancy event for politicians/dignitaries: 2 wds.
68. "__ Season" (2005)
69. Canadian History: Onondaga distance runner/Olympian (b.1887 - d.1949) who also served as a dispatch carrier in WWI: 2 wds.
70. Root vegetable
71. Declare, Bible-style
72. Author Ms. Sewell

Down
1. Host's 'let me know'
2. Celine Dion: "That's the Way __ __"
3. Peter __, Style Expert on "The Marilyn Denis Show"
4. Li'l response
5. Bids
6. David Pierce link
7. Ms. Winfrey
8. __ jacket
9. Sleeve
10. 1912 Canuck book... Sunshine __ of a Little Town
11. Be open-wide
12. Demeanor
13. Attired
15. Untruthfulness
22. King, in Portugal
24. 'Different' suffix
26. Throat parts
27. Guitar guru Mr. Paul
28. __ Calendar
29. Lyric poems
31. Makes the most of a money-making opportunity: 3 wds.
32. "Villain, thou __..." - Shakespeare
33. Gas station
34. Spring months
36. Hockey's Bobby
39. Hints at
42. "Born to Get Wild" by Steve __ feat. will.i.am
45. Never: German
46. Beach Boys: "__ It Be Nice"
49. Comprehend
51. Vancouver-born journalist Mr. Oliver
53. Deed
55. Justin Bieber hit
56. Fertilizer ingredient
57. Overbrim
59. Tyros, briefly
61. Trim
62. Miss: Spanish [abbr.]
65. __ _ degree
66. Ms. Irving
67. Sports org.

Friday's Crossword



Online

See today's answers at metronews.ca/answers

Conceptis Sudoku by Dave Green

How to play
Fill in the grid, so that every row, every column and every 3x3 box contains the digits 1-9. There is no math involved.

Friday's Sudoku

3	9	2	1	5	7	6	8	4
5	4	1	3	8	6	9	7	2
6	8	7	9	2	4	5	1	3
1	3	8	4	7	5	2	9	6
2	5	6	8	9	1	4	3	7
9	7	4	2	6	3	8	5	1
7	6	9	5	3	2	1	4	8
4	2	5	7	1	8	3	6	9
8	1	3	6	4	9	7	2	5

7			9	2	8			4
		3		4				
		4				6	7	
1				7				8
4	7		8	3	2		6	5
3				6				2
	8	7				2		
				9		5		
2			1	8	7			6

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